AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method for offering a credit card account to a consumer, the method comprising:

determining if the consumer is a potential purchaser of real estate;

offering a credit card account to the consumer if the consumer is a potential real estate purchaser;

transferring a balance to the credit card account equal to at least a portion of closing costs associated with the purchase of the real estate by the consumer;

setting a discounted interest rate on the account balance corresponding to the closing costs transferred to the credit card account, wherein the discounted interest rate is less than the interest rate applied to the balance associated with transactions other than the closing costs; and

providing a predetermined discount to the consumer for items purchased by the consumer using the credit card account.

2.   (Original) The method of claim 1, wherein determining if the consumer is a potential real estate purchaser further comprises using at least one of a realtor, a bank, and property management companies to identify a consumer desiring to purchase real estate.

3.   (Original) The method of claim 1, wherein offering the credit card account to the consumer further comprises offering the credit card account through at least one of a realtor, a bank, and a point-of-sale location.

Claim 4 (Cancelled).

5.   (Currently Amended) The method of claim [[4]] 1, wherein the discounted interest rate is zero.

6.   (Original) The method of claim 1, wherein the discounted purchase items are associated with the purchased real estate.

7.   (Original) The method of claim 1, wherein the discount is provided through an entity from which the discounted purchase items are purchased.

8.   (Original) The method of claim 1, wherein the discount is provided by an issuer of the credit card account.

9.   (Original) The method of claim 1, wherein an issuer of the credit card account and an entity from which the discounted purchase items are purchased, are the same entity.

10.   (Original) The method of claim 1, wherein providing a predetermined discount to the consumer further comprises:

identifying an entity from which the consumer purchases items using the credit card account;

determining whether items purchased from the identified entity qualify for a discount; and

discounting items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

11.   (Original) The method of claim 10, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

12.   (Original) The method of claim 1, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.

13.   (Currently Amended) A system for offering a credit card account to a consumer, the system comprising:

a memory storage for maintaining a database; and

a processing unit coupled to the memory storage, wherein the processing unit is operative to

determine if the consumer is a potential purchaser of real estate;

offer a credit card account to the consumer if the consumer is a potential real

estate purchaser;

transfer a balance to the credit card account equal to at least a portion of closing

costs associated with the purchase of the real estate by the consumer;

set a discounted interest rate on the account balance corresponding to the

closing costs transferred to the credit card account, wherein the discounted interest rate

is less than the interest rate applied to the balance associated with transactions other

than the closing costs; and

provide a predetermined discount to the consumer for items purchased by the

consumer using the credit card account.

14.   (Original) The system of claim 13, wherein the processing unit being

operative to determine if the consumer is a potential real estate purchaser further

comprises the processing unit being operative to use at least one of a realtor, a bank,

and property management companies to identify a consumer desiring to purchase real

estate.

15.   (Original) The system of claim 13, wherein the processing unit being

operative to offer the credit card account to the consumer further comprises the

processing unit being operative to offer the credit card account through at least one of a

realtor, a bank, and a point-of-sale location.

Claim 16 (Cancelled).

17.   (Currently Amended) The system of claim ~~16~~ 13, wherein the discounted

interest rate is zero.

18.   (Original) The system of claim 13, wherein the discounted purchase items

are associated with the purchased real estate.

19.   (Original) The system of claim 13, wherein the discount is provided

through an entity from which the discounted purchase items are purchased.

20.   (Original) The system of claim 13, wherein the discount is provided by an

issuer of the credit card account.

21.   (Original) The system of claim 13, wherein an issuer of the credit card

account and an entity from which the discounted purchase items are purchased, are the

same entity.

22.   (Original) The system of claim 13, wherein the processing unit being

operative to provide a predetermined discount to the consumer further comprises the

processing unit being operative to:

identify an entity from which the consumer purchases items using the credit card

account;

determine whether items purchased from the identified entity qualify for a discount; and

discount items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

23.   (Original) The system of claim 22, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

24.   (Original) The system of claim 13, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.

25.   (Currently Amended) A computer-readable medium comprising a set of instructions which when executed perform a method for offering a credit card account to a consumer, the method comprising:

determining if the consumer is a potential purchaser of real estate;

offering a credit card account to the consumer if the consumer is a potential real estate purchaser;

transferring a balance to the credit card account equal to at least a portion of closing costs associated with the purchase of the real estate by the consumer;

setting a discounted interest rate on the account balance corresponding to the closing costs transferred to the credit card account, wherein the discounted interest rate

is less than the interest rate applied to the balance associated with transactions other

than the closing costs; and

 providing a predetermined discount to the consumer for items purchased by the

consumer using the credit card account.

26.   (Original) The computer-readable medium of claim 25, wherein

determining if the consumer is a potential real estate purchaser further comprises using

at least one of a realtor, a bank, and property management companies to identify a

consumer desiring to purchase real estate.

27.   (Original) The computer-readable medium of claim 25, wherein offering

the credit card account to the consumer further comprises offering the credit card

account through at least one of a realtor, a bank, and a point-of-sale location.

Claim 28 (Cancelled).

29.   (Currently Amended) The computer-readable medium of claim 28 25,

wherein the discounted interest rate is zero.

30.   (Original) The computer-readable medium of claim 25, wherein the

discounted purchase items are associated with the purchased real estate.

31.   (Original) The computer-readable medium of claim 25, wherein the discount is provided through an entity from which the discounted purchase items are purchased.

32.   (Original) The computer-readable medium of claim 25, wherein the discount is provided by an issuer of the credit card account.

33.   (Original) The computer-readable medium of claim 25, wherein an issuer of the credit card account and an entity from which the discounted purchase items are purchased, are the same entity.

34.   (Original) The computer-readable medium of claim 25, wherein providing a predetermined discount to the consumer further comprises:

identifying an entity from which the consumer purchases items using the credit card account;

determining whether items purchased from the identified entity qualify for a discount; and

discounting items purchased from the entity when determining that items purchased from the identified entity qualify for a discount.

35.   (Original) The computer-readable medium of claim 34, wherein entities from which items purchased qualify for a discount are predetermined by an issuer of the credit card account.

36.   (Original) The computer-readable medium of claim 25, wherein the credit card account is configured for use by the consumer to make purchase transactions unrelated to the purchased real estate.